

Certificate Number: 14424-PAE-DE-034050135

Bankruptcy Case Number: 19-17402



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 3, 2020, at 2:28 o'clock PM EST, Richard A Rutgers completed a course on personal financial management given by internet by Financial Education Services, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 5, 2020 By: /s/Mabelyn Ramirez

Name: Mabelyn Ramirez

Title: Instructor